Thomas Carretta - 3/22/2019 CASE 0 1461 175 and 66 1 poration vs. Federal insurance Company, et al. 6

1	UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA
2	FAIR ISAAC CORPORATION,
3	Plaintiff,
4	
5	v. Court File No. 16-cv-1054(WMW/DTS)
6	
7	FEDERAL INSURANCE COMPANY,
8	an Indiana corporation, and ACE AMERICAN INSURANCE COMPANY,
9	a Pennsylvania corporation,
10	Defendants.
11	
12	
13	VIDEO DEPOSITION OF
14	THOMAS CARRETTA
15	MARCH 22, 2019
16	9:31 A.M.
17	
18	
19	
20	
21	
22	
23	
24	EXHIBIT
25	7

Thomas Carretta - 3/22/2019 CASE Offair Vs and Ediporation vs. Federal linear affect om Pance 2 of 6

- agreement and Chubb's use of Blaze in Europe, 2 correct? 3 A. No, I don't know what it is. I mean, they were
- having a conversation -- obviously they're a
- client -- the Chubb license agreement and an
- opportunity to work with Chubb Europe. So I don't
- know what the plan was.
- 8 Q. But the discussion of Chubb's plan in Europe was
- being discussed in November of 2008, correct?
- 10 A. They were going to discuss the Chubb license 11 agreement and a plan for Chubb Europe.
- 12 Q. Showing you what's previously been marked as 13 Exhibit 116.
- 14 Can he use that one? I don't have an extra
- 16 A. Do you want me to use that one of this?
- 17 Q. It's this one, yeah.

copy of that one.

- 18 A. Okay. I've got it.
- 19 Q. Have you -- take a moment to look at the e-mail.
- 20 Have you seen this before?
- 21 A. I don't remember this.
- 22 Q. So this is an e-mail from Lawrence Wachs to Russ
- Schreiber dated November 26, 2008, correct?
- 24 A. Yes.

15

- Q. Okay. So this is in the same time period as the Page 64
- 1 meeting planner we looked at marked as Exhibit 73,
- 2 correct?
- 3 **A. Yes.**
- ⁴ Q. And also the same time period as the e-mails on
- the log that we looked at that involved you,
- 6 correct?
- 7 A. Right.
- 8 Q. And in this e-mail, Lawrence Wachs says, "In
- reviewing my notes and some archived e-mails it's
- 10 apparent to me that the corporate ELA" -- which is
- 11 enterprise license agreement, correct? Well,
- 12 anyway, "that the corp" --
- 13 A. I'm not sure what he's trying to explain here.
- 14 Like I said, I've never seen this before.
- 15 Q. So he says, "In reviewing my notes and some
- 16 archived e-mails it's apparent to me that the
- 17 corporate ELA that was negotiated with Phil Folz
- 18 and June Drewey intended to include the global
- 19 license." Do you see that?
- 20 A. I see the sentence, yes.
- 21 Q. Okay. So does this further confirm for you that
- 22 FICO was considering the issue of Chubb's use of
- 23 Blaze in Europe in the November 2008 time period?
- MS. KLIEBENSTEIN: Objection, calls for 24
- 25 speculation.

- 1 THE WITNESS: Again, I don't know what he's
- 2 talking about here. I don't know this. I've
- 3 never seen it.
- 4 BY MS. JANUS:
- 5 Q. Are you aware that several months after the
- discussion of Chubb's use of Blaze in Europe in
- November of 2008 Mike Sawyer began engaging with 7
- 8 Chubb about the use of Blaze in Europe?
- 9 MS. KLIEBENSTEIN: Could you repeat that
- 10 question for me?
 - (The question was read back by the court
- 12 reporter.)
- 13 MS. KLIEBENSTEIN: Objection,
- mischaracterizes the testimony of the documents. 14
- 15 BY MS. JANUS:
- 16 Q. I'll withdraw the question.
- 17 A. Okay.

11

- 18 Q. Are you aware that -- I think I asked this before,
- 19 but I'm going to make sure. Do you know whether
- 20 the result of those November 2008 conversations
- 21 was the conclusion on the part of FICO that Chubb
- 22 had the right to use Blaze in Europe under the
- 23 license agreement?
- 24 A. I don't recall that.
- 25 Q. So you just don't know?

Page 66

- 1 **A.** No.
- 2 (Exhibit No. 394 was marked for identification.)
- 3 BY MS. JANUS:
- ⁴ Q. Showing you what's been marked as Exhibit 394, let
- me know when you've had a chance to take a look at
- 6 this document.
- 7 A. Okay.
- 8 Q. This is an e-mail exchange between Henry Mirolyuz
- at Chubb and Ian Brodie and Donald Likeum at FICO,
- 10 correct?
- 11 A. It looks like it was a forwarded note from Henry
- 12 Mirolyuz to somebody named Owen Williams and
- Patrick Sullivan and that it included some 13
- 14 embedded e-mails.
- 15 Q. Okay. And I guess I was looking at the embedded
- 16 e-mail --
- 17 A. Okay.
- 18 Q. -- between Chubb and FICO, correct?
- 19 A. I see one, yes.
- 20 Q. Okay. And that's from lan Brodie and Donald --
- 21 no, I'm sorry, I'm misreading it. It's from Mike
- 22 Sawyer to Henry Mirolyuz, correct?
- 23 **A. Yes.**
- 24 Q. Okay. And it copies Ian Brodie and Donald Likeum
- 25 at FICO, correct?

Page 65

Thomas Carretta - 3/22/2019 CASE 0 116 TVs and Corporation vs. Federal linear ance Company et al. 6

	_	Yes.	1		issue?"
		The date of this e-mail is May 11, 2009, correct?		^	I see that sentence, yes.
		May 12th. Oh, I'm sorry, yeah, it was it's May	3		. Would you say that at least by this point in time,
4	Α.	11th.	4	Q.	May of 2009, FICO was aware that Chubb was
	^		5		•
6	Q.	Okay. And the subject is Drools versus Blaze,	6		contemplating the use of Blaze in Europe?
		correct?			MS. KLIEBENSTEIN: Objection, calls for
		Yes.	7		speculation.
8	Q.	So this is five and a half months or so after the	8		THE WITNESS: I don't know the answer to
9		e-mails we reviewed relating to the consideration	9		that.
10		of Chubb's use of Blaze in Europe, correct?	10	_	BY MS. JANUS:
11		MS. KLIEBENSTEIN: Objection,	1		Could you take a look at Exhibit 74?
12		mischaracterizes the previous exhibits and			Should I look at this book or should I use that?
13		testimony.	1	Q.	Yeah, you can use that book, the document
14		THE WITNESS: I don't know what they were	14		previously marked as Exhibit 74.
15		talking about in November, and then this is a			Okay.
16		subsequent communication.	16	Q.	This is dated July 22, 2009, and it's an e-mail
17		BY MS. JANUS:	17		from Mike Sawyer to Henry Mirolyuz, correct?
18	Q.	Okay. This communication is about five and a half	18		Yes, it is.
19		months after the discussions we looked at that	19	Q.	In the e-mail, Mr. Sawyer says, "Hi Henry, per our
20		were taking place in November of 2008, correct?	20		call earlier, attached is the Blaze case study
21	A.	Yes.	21		with Aviva in the UK that might serve as a good
22	Q.	And you said that's the first time you saw	22		source of information as you try and promote the
23		Mr. Wach's e-mail concluding that the enterprise	23		use of Blaze in the Europe," right?
24		license agreement was global?	24	A.	Yes.
25		MS. KLIEBENSTEIN: Objection,	25	Q.	Does it appear that again as of July of 2009 FICO Page 1
1		mischaracterizes the document.	1		was aware that Chubb was considering the use of
2		THE WITNESS: I don't remember ever seeing	2		Blaze in Europe?
3		that document, no. I'm not on it.	3		MS. KLIEBENSTEIN: Objection, calls for
4		BY MS. JANUS:	4		speculation.
5	Q.	Do you know whether this e-mail and the attachment	5		THE WITNESS: I can only reflect on what he
6	Ψ.	relates to Chubb's use of Blaze in Europe?	6		says here.
	Α.	No, this document seems to be doing some sort of	7		BY MS. JANUS:
8	,	comparison.	8	\circ	Based on that, do you are you able to form a
9	0	And are you aware that FICO was involved in	9	Œ.	conclusion about FICO's knowledge?
10	Q.	assisting Chubb in Europe with its analysis of		Δ	Not really. He sent a case study for another
11		whether to use Blaze or Drools?	11	Λ.	insurance company from the looks of it.
12		MS. KLIEBENSTEIN: Objection, calls for	12	\circ	Showing you what's been marked previously as
13		speculation.	13	Q.	Exhibit 47, this is a string of e-mails dated
14		Could you read back the question for me	14		August 14, 2012. Let me know when you've had a
15		again?	15		chance to review it.
16		(The question was read back by the court		^	Okay.
17		reporter.)	17		. If you take a look at the first e-mail in the
				Q.	-
18		MS. KLIEBENSTEIN: Objection, calls for	18		chain, so on the second page, it's from Richard
19		speculation.	19		Hill to Russ Schreiber dated August 14, 2012,
20		THE WITNESS: I don't know the content of	20		correct?
20		this really to be beneat, and I don't we !! the'-	0.7		Vaa
21		this really to be honest, and I don't recall this.			Yes.
21	Q.	BY MS. JANUS:	21 22 23		Yes. And Richard Hill was involved in the e-mails that we looked at from November of 2008, correct?

Page 69

24 A. He was indicated as inside of these ex -- yeah,

394 -- or 310, excuse me.

e-mail to Mr. Mirolyuz is, "Also, when do you plan

to meet with the team in the UK to discuss this

1 1 A. That's typically what it refers to, yes. that? 2 THE WITNESS: Yep. 2 Q. -- "of Blaze versus Drools and selected Blaze," BY MS. JANUS: 3 and he says, "I helped some folks at Chubb U.S. ⁴ Q. Okay. And then Mike Sawyer says, "It's probably 4 put together a position paper to influence their two to three years old at this point. They did a decision. I believe it is automated renewal 5 POC of Blaze versus Drools and selected Blaze. I underwriting," that does not indicate to you that 7 FICO knew about Chubb's use of Blaze in Europe? 7 helped some folks at Chubb US put together a 8 position paper to influence their decision. I 8 MS. KLIEBENSTEIN: Objection, calls for 9 believe it is automated renewal underwriting." Do speculation. THE WITNESS: Yeah, I don't know what they 10 10 you see that? 11 A. Yes. 11 concluded here. 12 Q. Okay. And you recall that we looked at Exhibit 12 BY MS. JANUS: 394 --13 13 Q. And you did not talk with Mike Sawyer in preparation for your deposition today, correct? 14 A. Yes. 14 15 Q. -- which was Mike Sawyer sending Chubb a Drools 15 A. No. No, I did not. 16 versus Blaze document, right? 16 Q. Have you ever talked with Mike Sawyer about the 17 17 A. Yes. extent of his knowledge about Chubb's use of Blaze 18 Q. It appears that Mike Sawyer in Exhibit 47 is 18 in Europe? 19 referring back to that Drools versus Blaze 19 A. I did in late December 2015 or early January 2016. 20 analysis, correct? 20 Q. Okay. At that point, did you learn that Mike 21 A. Yes. 21 Sawyer knew that Chubb was using Blaze in Europe? 22 **A. No.** 22 Q. And he says that Chubb Europe selected Blaze in 23 Q. So Mike Sawyer's position was that he did not know that analysis, correct? 24 24 MS. KLIEBENSTEIN: Objection, calls for about any use of Blaze in Europe? 25 25 MS. KLIEBENSTEIN: Objection, I'll put the speculation. Page 76 Page 78 1 THE WITNESS: Yeah, I don't know. 1 work product, attorney/client privilege in there. BY MS. JANUS: 2 You can answer if you're not going to reveal any ³ Q. Well, he says, "They did a POC of Blaze versus 3 protected communications. Drools and selected Blaze." Do you see that? 4 THE WITNESS: I don't recall that. 5 A. Yes, I do. BY MS. JANUS: ⁶ Q. Okay. Does this show you that FICO knew about 6 Q. Okay. So you just don't recall the conversation? 7 Chubb's use of Blaze in Europe? 7 A. No. No, I don't. 8 Q. Do you know whether Russ Schreiber knew about 8 MS. KLIEBENSTEIN: Objection, calls for 9 Chubb's use of Blaze in Europe? speculation. THE WITNESS: No, it sounds like the opposite 10 10 A. No, I don't recall that. to me when I read this, so I don't really know, 11 11 Q. Do you know what FICO knew about Chubb's use of 12 but --12 Blaze in Canada prior to the merger? 13 BY MS. JANUS: 13 A. No. 14 Q. Why do you say that? 14 Q. Was that something that you looked into in 15 A. It says -- Richard Hill says have cc Larry as he 15 preparation for your deposition today? 16 was involved with me a while ago when we tried to 16 **A. No.** 17 extend Blaze to Chubb UK. So it sounds like it 17 Q. Did you investigate that issue prior to asserting 18 never happened. a claim that use in Canada was a violation of the 18 19 Q. What about Mike Sawyer's e-mail that we just read? 19 license agreement? 20 A. Mike is the U.S. guy, so it looks like these guys 20 A. In connection -- after the merger was completed, 21 are trying to find their way through the woods, 21 22 Q. Okay. And what did you conclude about whether 22 but I'm just guessing. 23 Q. Okay. So this -- so Mike Sawyer's e-mail saying, 23 FICO was aware of Chubb's use of Canada -- of "They did a POC" -- which is proof of concept, Chubb's use of Blaze in Canada? 24 24

Page 77

25 A. Are you asking me as a lawyer?

25

right?

Page 79

Thomas Carretta - 3/22/2019 CASE 0 126 To Tair Vs and Corporation vs. Februaring Page 5 of 6

1 Q. I'm asking what FICO's knowledge was --1 this and became aware of this. 2 A. Okay. 2 Q. So you became aware after the merger that FICO 3 Q. -- of Chubb's use of Blaze in Canada. 3 knew about Chubb's use of Blaze in Canada in 4 A. FICO investigated and saw the maintenance tickets 4 December -- I mean, November of 2011? that we discussed earlier --5 MS. KLIEBENSTEIN: I don't think I totally --6 Q. Okay. 6 could you read the question back? 7 A. -- so we became aware at that point, yes. 7 (The question was read back by the court 8 Q. Was any investigation done to determine whether 8 reporter.) FICO was aware of Chubb's use in Canada 9 THE WITNESS: No, I think the prior question 10 pre-merger? 10 was you said if I had investigated, and I said 11 A. No, not that I recall. after the merger I investigated, and that's when 11 12 Q. Do you know now whether FICO was aware of Chubb's 12 we became aware. 13 use in Canada prior to the merger? 13 BY MS. JANUS: 14 A. No, it was -- the merger event is what triggered 14 Q. Right, but you see that this e-mail we're looking 15 our looking into this matter, so prior to that 15 at is dated from 2011, correct? date, we weren't aware that they were using 16 16 A. Yeah, this is a Chubb internal document, yes. 17 anything up there or that they were accessing it 17 Q. Right. And it's talking about meetings that are 18 or distributing it to anybody or anything. 18 being set up with FICO personnel to discuss 19 Q. Okay. 19 Canada's -- Chubb in Canada's use of Blaze, 20 (Exhibit No. 395 was marked for identification.) 20 correct? 21 BY MS. JANUS: 21 A. I -- this is not my -- our FICO document, so 22 Q. Showing you what's been marked as Exhibit 395, let 22 you're asking me to guess at what this guy is me know when you've had a chance to review this. 23 talking about, and I don't know what he's talking 24 A. Okav. 24 about. I mean --²⁵ Q. Well, and that's what -- my question is, did you Page 82 25 Q. This is an e-mail from Patrick Sullivan to Henry Page 80 Mirolyuz dated November 23, 2011, subject line look into or investigate whether FICO was aware 1 1 Blaze for Canada, correct? 2 back in 2011 or 2012 or 2013 that Chubb in Canada 3 **A. Yes.** 3 was using Blaze? 4 Q. And below that is another e-mail from Henry 4 MS. KLIEBENSTEIN: So -- okay. No, go ahead. Mirolyuz to Patrick Sullivan dated 11/22/2011, THE WITNESS: No, we only became aware after 5 6 same subject line, correct? 6 the merger because that's when we went and looked 7 A. That's what it says. 7 back, and that was in 2016. 8 Q. In the e-mail from Mr. Mirolyuz there are numbered BY MS. JANUS: paragraphs under the first paragraph of the 9 Q. You say "we only became aware" --10 e-mail. Do you see that? 10 A. Right. 11 A. Yes. 11 Q. -- but did you look into whether -- who do you 12 Q. And the first one is, "Introductory conference 12 mean by "we"? call with FICO (participants: Canada team, FICO 13 A. FICO. 13 14 rep, BR CoE/Henry)," correct? 14 Q. Who do you mean by FICO? 15 A. The company. 15 A. Yes. 16 Q. Are you aware that FICO met with the Canada team 16 Q. How do you define that FICO became aware? 17 to discuss Canada's use of Blaze in Europe in 17 A. Well, because a number of people were spun up 2011? 18 after the merger to say, okay, well, let's look at 18 19 A. No, not that I recall. 19 what we have here because we believe there was a 20 Q. Did you investigate that issue? 20 violation of the agreement and let's look at what 21 **A. No.** 21 other facts are out there, and that's when we saw 22 the call tickets and the maintenance. 22 Q. Did you do anything to look into when FICO became aware of Canada -- Chubb's use of Blaze in Canada MS. JANUS: What did you say? 23 23 MS. KLIEBENSTEIN: Uh? in connection with your deposition today? 24 25 A. After the merger, yes, then we did, we looked into 25 MS. JANUS: What did you say?

age 81

Thomas Carretta - 3/22/2019 CASE 0 Hair Vsaac Corporation vs. Federal insurance Company, & af. 6

	1			• • • • • • • • • • • • • • • • • • • •
1	MS. KLIEBENSTEIN: What?	1	A.	After the merger, I asked Schreiber about that,
2	MS. JANUS: You just said something. You	2		yes.
3	said "this is just stupid"?	3	Q.	Okay. And did he reveal that he did know about
4	THE WITNESS: I didn't hear that.	4		Chubb in Canada's use of Blaze?
5	MS. KLIEBENSTEIN: I can tell you why if	5	A.	He didn't recall.
6	you'd like. I mean, this is your own	6	Q.	Okay. What about Mike Sawyer, did he know that
7	interrogatory responses served just weeks ago	7		Chubb in Canada used Blaze?
8	showed that there's no written premiums or	8	A.	No, I don't think I don't recall Mike knowing
9	policies in Canada prior to 2015, so you're	9		either after the merger.
10	asking anyways, that's you can ask the	10		(Exhibit No. 396 was marked for identification.)
11	witness your questions.	11		BY MS. JANUS:
12	If your position is that	12	Q.	Showing you what's been marked as 396, this is an
13	MS. JANUS: I'm sorry	13		e-mail from Mike Sawyer to Henry Mirolyuz, the
14	MS. KLIEBENSTEIN: Federal was using	14		subject is Chubb Canada, correct?
15	MS. JANUS: are you	15	A.	Yes.
16	MS. KLIEBENSTEIN: in 2011, then we've got	16	Q.	Let me know when you've had a chance to review it.
17	a lot of other issues.	17	A.	I have.
18	MS. JANUS: My questions are aimed at	18	Q.	Okay. In the e-mail, he says, "It looks like I
19	understanding what FICO knew about use that it	19		will be in Toronto on July 25th and my morning is
20	claims was a violation of the license agreement	20		open right now." Do you see that?
21	prior to it claiming that uses of violation of the	21	A.	Yes.
22	license agreement. That's what my questions are	22	Q.	Then he says, "I was thinking it might make sense
23	aimed at. This indicates that FICO was aware of	23		for me to stop in and have a cup of coffee with
24	the fact that Canada was considering using Blaze.	24		your colleagues up there. Can you check with them
25	So in any case, I'd like it if you'd	25		to see if they would be interested in a quick Page 86
1	actually conduct yourself professionally and not	1		meeting with me to open the lines of
2	audibly assert that the questioning is stupid.	2		communication?"
3	So you said that we did not know until	3	A.	I see that.
4	after the merger that Canada, Chubb in Canada used	4	Q.	Okay. So at this point in July of 2012, is it
5	Blaze, correct?	5		fair to conclude that FICO knew that Chubb in
6	THE WITNESS: Right.	6		Canada was considering the use of Blaze?
7	BY MS. JANUS:	7	A.	No, I wouldn't draw that conclusion. This is what
8 Q	. And so my question for you is, how do you define	8		I referred to as sales chatter. It looks like
9	that it's FICO that knows something?	9		he's trying to sell something.
10 A	. Well, because we asked a number of people around	10		MS. JANUS: All right. I think now is a good
11	the company who were senior level people to	11		time for a break.
12	inquire into what do you know.	12		(Recess taken from 11:55 a.m. to 12:50 p.m.)
13 Q	. Okay. And so the knowledge of the FICO employees	13		BY MS. JANUS:
14	is used to assess what FICO knows, correct?	14	Q.	Mr. Carretta, we were talking about the use of
15 A	. Well, FICO conducted an investigation, yes,	15		Blaze by Chubb in Canada prior to the break,
16	some it involved employees, yes.	16		correct?
17 Q	. Okay. And who did you speak to about the	17	A.	Yes.
18	knowledge of use of Blaze in Canada to determine	18		(Exhibit No. 397 was marked for identification.)
19	whether FICO knew about that use prior to the	19		BY MS. JANUS:
20	merger?	20	Q.	Showing you what's been marked as Exhibit 397, let
21 🗛	. Chris Ivey provided that information or somebody	21		me know when you've had a chance to review this
22	that worked for Chris Ivey because they were able	22		document.
23	to ping the maintenance logs.	23		MS. KLIEBENSTEIN: Is this 6 or 7? Oh, 7,
104 0	. Did you inquire whether Russ Schreiber knew about	24		yep. You're good.
24 Q	any use by Chubb in Canada of Blaze?	25		THE WITNESS: Okay.